

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA**



In re:

JANET LYNN GALARZA,

Debtor.

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Case No. 14-10085-M

Chapter 13

ORDER

Comes before the Court the Corrected Objection to the Notice of Mortgage Payment Change of MidFirst Bank, filed on March 2, 2017, and Notice of Opportunity for Hearing filed by the Debtor Janet Lynn Galarza. After Notice of Opportunity for Hearing served on Creditor MidFirst Bank, in accordance with Fed. R. Bankr. Proc. 7004(h), no response or objection was timely filed.

IT IS THEREFORE ORDERED AND DECREED that:

(1) The Postpetition Mortgage Fees, Expenses, and Charges of MidFirst Bank, filed on March 2, 2017 is allowed in the amount of \$57.56 in late charges, but disallowed as to the remainder of the fees, expenses, and charges;

(2) MidFirst Bank is precluded from presenting evidence in any form that the Debtor owes the attorney's fees, appraisal/broker's price opinion charges, and property inspection fees claimed in the Notice of Postpetition Mortgage Fees, Expenses, and Charges of MidFirst Bank, filed on March 2, 2017, in any contested matter or adversary proceeding in this case.

DATED this 16th day of October, 2017.

BY THE COURT:

A handwritten signature in blue ink, appearing to read "Terrence L. Michael", is written over a horizontal line.

TERRENCE L. MICHAEL, CHIEF JUDGE
UNITED STATES BANKRUPTCY COURT

Prepared by:

Laura Emily Frossard, OBA 3151
Legal Aid Services of Oklahoma Inc.
907 S. Detroit Ave., Suite 725
Tulsa, OK 74120
(918) 295-9448
Fax (918) 895-6148
E-mail: laura.frossard@laok.org
Attorney for Debtor